

Form 225

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Tara C. Carmino**  
Debtor(s)

Bankruptcy Case No.: 16-22089-CMB

Chapter: 13  
Docket No.: 74 – 15

**ORDER**

**IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE**.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy petition had not been filed.

Dated: July 20, 2017

cm: All Creditors and All Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Tara C. Carmino  
 Debtor

Case No. 16-22089-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
 Form ID: 225

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jul 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2017.

db +Tara C. Carmino, 741 Prince Street, North Versailles, PA 15137-1137  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
 Pittsburgh, PA 15212-5861  
 14240642 +Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129  
 14306708 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 14240647 +Franklin American Mortgage Company, 425 Phillips Road, Trenton, NJ 08618-1430  
 14308913 +Franklin American Mortgage Company, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 14240648 +Municipal Authority of Westmoreland Co., POB 800, Greensburg, PA 15601-0800  
 14240649 +North Versailles Twp. Sani. Auth., 1401 Greensburg Avenue, Suite 4,  
 North Versailles, PA 15137-1630  
 14240650 +Peoples Gas Company, POB 535323, Pittsburgh, PA 15253-5323  
 14307738 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14240652 +Ray M. Milke, c/o Daniel P. Beisler, Esq., 41 Robbins Station Road, Irwin, PA 15642-2012  
 14240653 +Recovery One Llc, 3240 Henderson Rd, Columbus, OH 43220-2300  
 14240655 +UPMS, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348  
 14309412 University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14240643 EDI: AAEO.COM Jul 21 2017 01:03:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,  
 Kennesaw, GA 30144  
 14275836 +E-mail/Text: bankruptcy@cavps.com Jul 21 2017 01:17:16 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14240644 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 21 2017 01:17:02 Collection Service Cen,  
 839 5th Ave, New Kensington, PA 15068-6303  
 14243501 +EDI: CRESCENTBANK.COM Jul 21 2017 01:03:00 Crescent Bank & Trust, P.O. Box 61813,  
 New Orleans, LA 70161-1813  
 14240645 +EDI: CRESCENTBANK.COM Jul 21 2017 01:03:00 Crescent Bank And Trus,  
 5401 Jefferson Hwy Ste D, Harahan, LA 70123-4232  
 14240646 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 21 2017 01:17:37 Duquesne Light Company,  
 411 Seventh Avenue, POB 1930, Pittsburgh, PA 15230-1930  
 14310245 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 21 2017 01:17:37 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14240651 +EDI: RESURGENT.COM Jul 21 2017 01:03:00 Pinnacle Credit Serviv, Po Box 640,  
 Hopkins, MN 55343-0640  
 14240654 +EDI: SWCR.COM Jul 21 2017 01:03:00 Southwest Credit Syste, 4120 International Pkwy,  
 Carrollton, TX 75007-1958

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Franklin American Mortgage Company

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: dsaw  
Form ID: 225

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Jul 20, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2017 at the address(es) listed below:

Donald R. Calaiaro on behalf of Debtor Tara C. Carmino dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com  
Gary William Short on behalf of Debtor Scott A. Carmino garyshortlegal@gmail.com,  
gwshort@verizon.net  
James Warmbrodt on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmlawgroup.com  
John F. Goryl on behalf of Creditor Franklin American Mortgage Company bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmlawgroup.com  
Matthew John McClelland on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste  
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 10